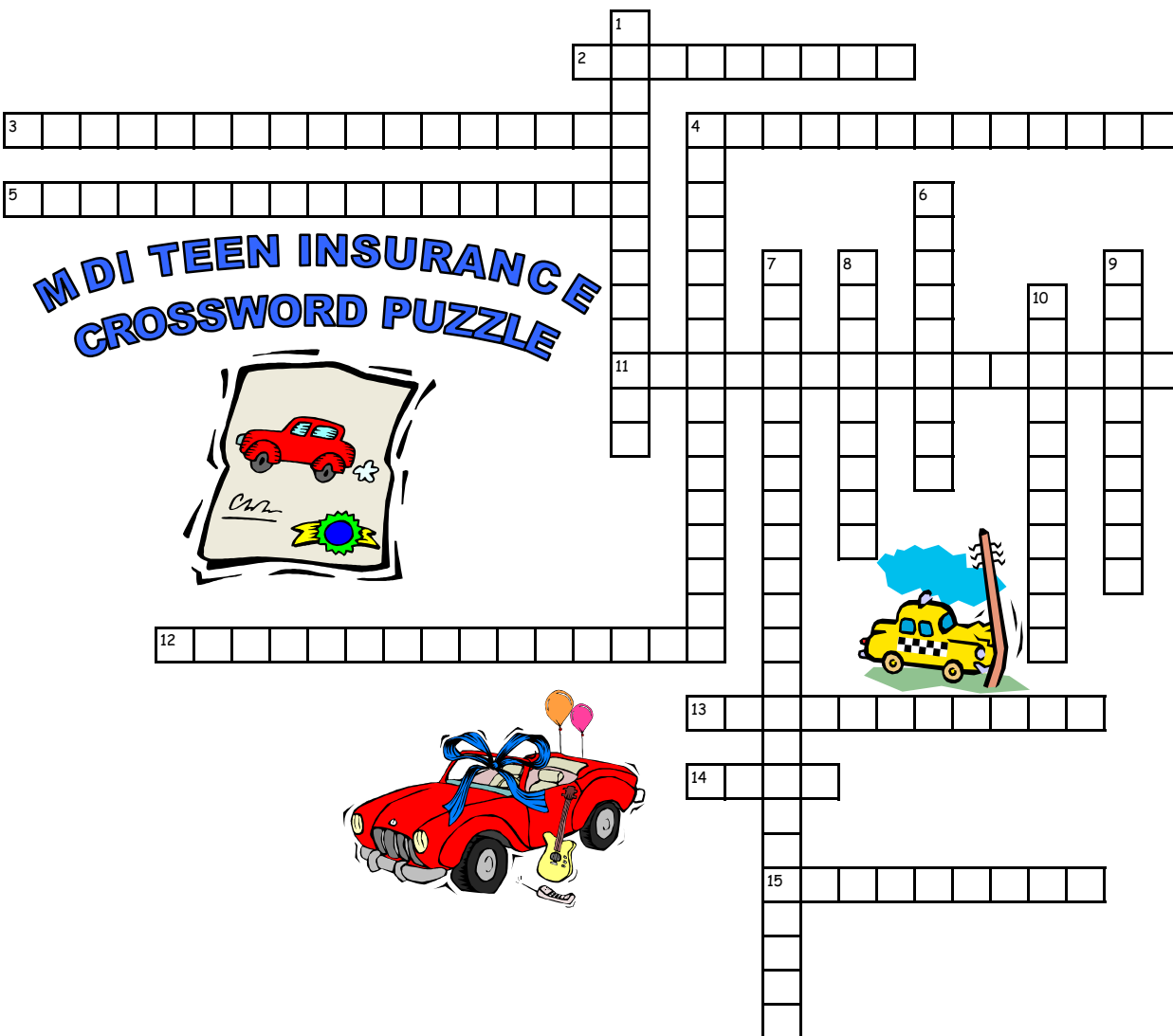
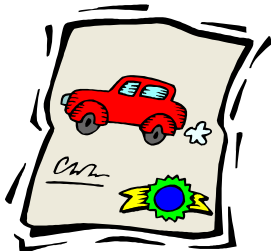


# MDI TEEN INSURANCE CROSSWORD PUZZLE



## DOWN

1. If you didn't want to carry an "insurance policy", what is the amount of Financial Responsibility you would need to have.
4. Your damages may be reduced by the percentage that you are at fault in a loss.
6. Auto insurance coverage that pays you to fix your car if you are at fault of an accident or the other guy doesn't have insurance.
7. Being able to pay for the damage that you are legally liable for.
8. Good driver, Good student, Member, Multiple Policies are things that can bring down the cost of insurance.
9. Clause in your insurance policy that states that you will pay for a specific amount of a claim before the company pays.
10. Auto, Home, Apartment insurance policies do not have this, but Health and Life insurance policies are required to have this.

## ACROSS

2. The section of the Property policy that pays for damages that you may have unintentionally caused; it also pays for personal damage or injuries to others.
3. You must be able to suffer a financial loss; basically you have to own something to get insurance on it.
4. Auto insurance coverage that pays you if your car is stolen or for any acts of nature.
5. Your auto insurance pays you for your injuries if the other person does not have insurance.
11. The section of the Property policy the provides coverage for the current price or book value of the thing that is lost or damaged.
12. The section of the Property policy the provides coverage for the amount it would cost to go out and replace your lost or damaged item.
13. When you have a claim you must be able to prove that you owned the item stolen or damaged.
14. The chance that you will suffer a financial loss.
15. The transfer of risk to an insurance company and the sharing of the costs of a loss or accident.

For More information about insurance

visit the Missouri Department of  
Insurance's Teen website at  
**[Insurance.mo.gov/consumer/teens](http://Insurance.mo.gov/consumer/teens)**

